

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computerized method of ~~managing information relating to a financial capacity monitoring financial affairs~~ of a business having electronic records of financial accounts, the method comprising the steps of:

~~determining a financial capacity of the business in accordance with one or more predefined business metrics exclusive of a cash position;~~

providing a software system for monitoring a cash position of the business, said software system including one or more predetermined limits defined by the financial capacity of the business;

permitting said software system to periodically connect to the electronic records to receive updated transaction information to calculate a current cash position;

calculating a cash position of the business in respect of a proposed transaction by the business;

calculating a permitted cash position based on said updated transaction information and said one or more limits defined by said financial capacity;

comparing the calculated cash position of the business after said proposed transaction to said permitted cash position; and

providing an indication of whether the proposed transaction will cause the business to fall outside of any of said limits defined by said financial capacity.

2. (Currently Amended) A computerized method of ~~managing information relating to a financial capacity of a business as claimed in The method of claim 1~~ wherein said step of providing an indication includes providing an electronic message to a specified business manager.

3. (Currently Amended) A computerized method of ~~managing information relating to a financial capacity of a business as claimed in The method of claim 1~~ wherein said step of

providing an indication includes providing an electronic message to a specified party outside of the business.

4. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 3 wherein said specified outside party includes one or more of a capital provider or a debt provider.~~

5. (Original) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 1 wherein said software system connects to the electronic records and calculates a current cash position in response to a request for approval for said proposed transaction.~~

6. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 5 further including the steps of authorizing the proposed transaction in the event the proposed transaction will not cause the business to fall outside of any of said limits defined by said financial capacity and recording the authorized transaction in the cash position of the business.~~

7. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 wherein said step of calculating a permitted cash position includes calculating a permitted bank margin.~~

8. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 wherein said step of calculating a permitted cash position includes one or more steps of calculating a permitted inventory margin and a permitted accounts receivable margin.~~

9. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 wherein said step of calculating a permitted cash position of the business includes the step of calculating a permitted current ratio of the value of current assets to current liabilities.~~

10. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 wherein said step of~~

calculating a permitted cash position of the business further includes the step of calculating a projected cash flow after debt service ratio.

11. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 further including the step of calculating a debt to equity ratio.~~

12. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 further including the step calculating compliance with one or more lender covenants selected from the group of allowed capital expenditures, return on sales, EBITDA, Net profit, directors and officers remuneration, dividends, timely priority payments and shareholder remuneration.~~

13. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 1 wherein said step of calculating said permitted cash position further includes the steps of calculating operating criteria.~~

14. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 further including the steps of projecting future cash flow requirements over a predetermined period in light of said proposed transaction.~~

15. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 14 wherein said step of projecting future cash flow requirements includes projecting expenses and income over the predetermined period having regard to previous years' expenses and incomes for an equivalent period to said predetermined period.~~

16. (Currently Amended) ~~A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 15 wherein said step of projecting future cash flow requirements includes the step of comparing said future cash position to one or more lender covenants.~~

17. (Currently Amended) A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 14 wherein said step of calculating said cash disbursements includes the step of calculating payroll, deemed trusts, standing payments, taxes, loan payments, and contingencies.
18. (Currently Amended) A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 1 further including a step of varying one or more assumptions relating to said financial capacity and calculating a revised permitted cash position.
19. (Currently Amended) A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 1 further including the step of providing a data extraction module to permit the software system to extract appropriate financial information from the electronic records.
20. (Currently Amended) A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 6 wherein said step of authorization of said transaction further includes the step of marking a transaction document to certify payment approval for a recipient.
21. (Currently Amended) A computerized system for managing information relevant to a financial capacity monitoring financial affairs of a business having electronic records of financial accounts, the system comprising:
 - software for determining a financial capacity of the business in accordance with one or more predefined business metrics exclusive of a cash position;
 - a software platform for monitoring a cash position of the business, said software platform including one or more predetermined limits defined by the financial capacity of the business;
 - a communication connection between said software platform and said electronic records of account to permit updated transaction information to be provided to said software platform;
 - wherein said software platform further includes an actual cash position calculation module, a permitted cash position calculation module and a comparer to permit the two cash positions to be compared; and
 - a communication module for communicating whether the proposed transaction will cause

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the business to fall outside of any of said limits defined by said financial capacity.

22. (Currently Amended) A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 wherein said communication module includes a graphical user interface which indicates whether the proposed transaction is permitted, denied, or allowed but brings the enterprise close to a financial capacity limit.
23. (Currently Amended) A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 wherein said communication module further includes a notice generator to provide electronic notices to predetermined addressees of a request for a denied transaction.
24. (Currently Amended) A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 further including a 'what if' scenario generator for permitting certain hypothetical events to be entered and evaluated by the software system.
25. (Currently Amended) A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 further including a future cash position calculation module for evaluating future cash flow in light of a proposed transaction.
26. (Currently Amended) A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 further including a marker for certifying approval of said proposed transaction on a payment record.
27. (Currently Amended) A computerized method of managing information relating to a financial capacity of a business as claimed in The method of claim 1 wherein the software system is operated by a third party external to the business.
28. (Currently Amended) A computerized method of managing information relating to a

~~financial capacity of a business as claimed in The method of claim 1 wherein the third party is external to a capital provider.~~

29. (Currently Amended) ~~A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 wherein the software platform is located external to the business.~~

30. (Currently Amended) ~~A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in The computer system of claim 21 wherein the software platform is located external to a capital provider.~~